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ABSTRACT

This guidebook cautions the potential vocational school student about the possibilities of false claims, poor training, and unreliable job promises from commercial trade, technical business, and correspondence schools. It points out what sort of things to look for and which claims to take seriously. Defenses against an aggressive sales pitch are suggested. Sources of reliable information on vocational schools are given and the contract form is explained. Finally, means of redress are given. The included folder reiterates the major points--how to get solid facts, what to ask about, and what protections are available for the potential student. (MS)

ED 080869

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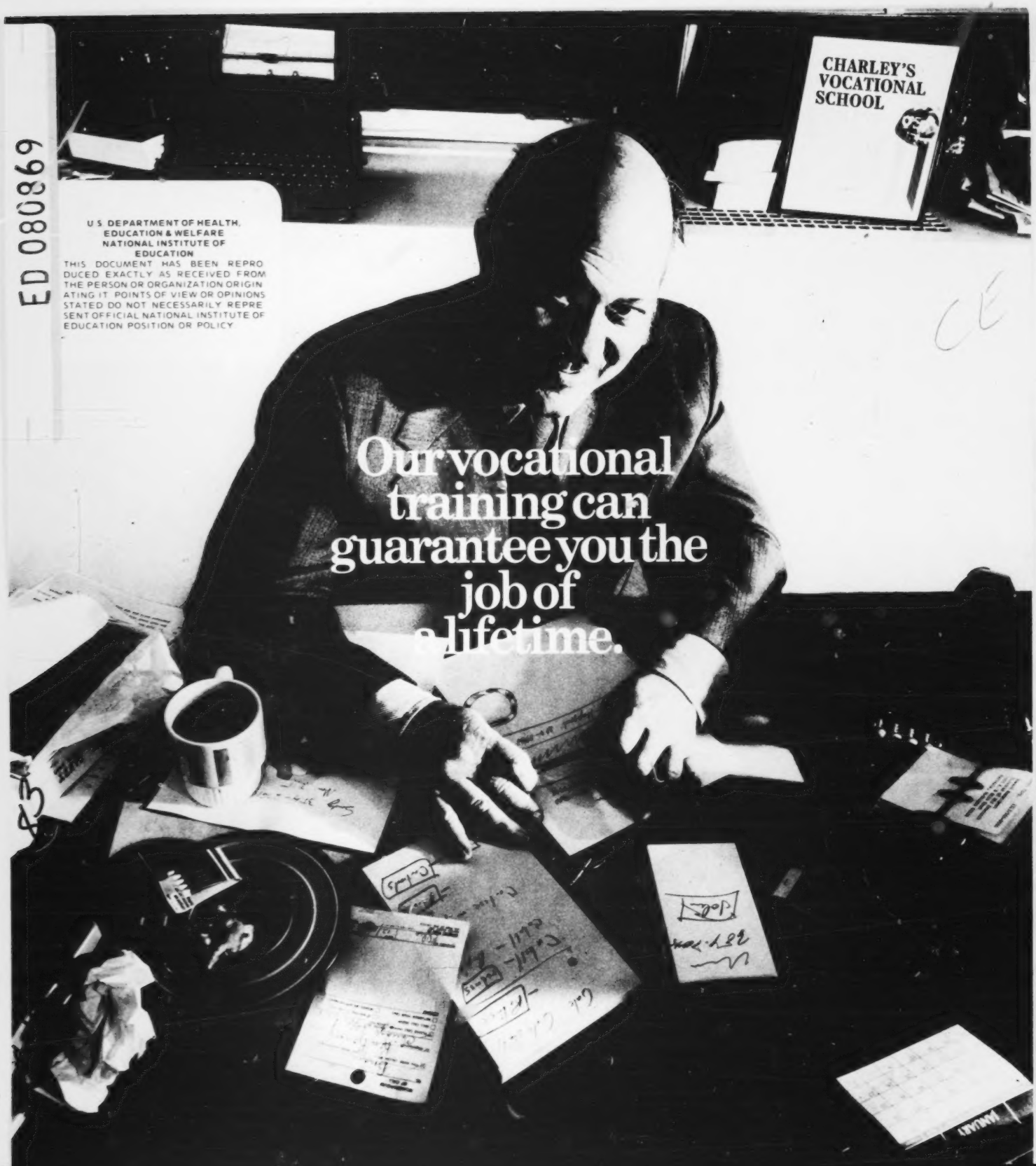

Before you dive into all the vocational school brochures, use this book as your guide. It will help you decide which of the thousands of schools and courses of study are best suited to your needs.

The Pocket Guide to Choosing a Vocational School

FTC BUYER'S GUIDE #13

BEING FOOLED ABOUT HOW EASY IT IS TO GET A GOOD JOB IS ONE OF THE WORST MISTAKES THAT YOU CAN MAKE.

Choosing a private vocational school is a big decision. You probably want to know: "What is the cost?" "How hard is it?" "How long does it take?" These are good things to find out. *But don't be fooled about how much the training will help you get a good job.* Before you sign any vocational school contract, get the *straight facts.*

First, and most important, contact *prospective employers. These are the people who may be hiring you.* They know what they want in an employee. Their opinions and general impressions are valuable even if they don't have the exact answers to your questions.

1. Go to the yellow pages of the telephone book. Make a list of three companies in your field of interest who might be possible employers.
2. Visit, write or call the Personnel Offices to get answers to the Four Most Important Questions listed on the next page.

Ask the tough questions.

Here's what to ask prospective employers:

"I am thinking of signing up for job training with

_____
(Name of school and training course)

Can you tell me:

1. **"Would you hire graduates of the school?"**
2. **"How many have you actually hired in the last year?"**
3. **"Were they hired because of school training?"**
4. **"Did training make any difference in starting salary?"**

(If you write to employers for answers, just copy this form for each letter and be sure to include your name and address.)

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(If you write to employers for answers, just copy this form for each letter and be sure to include your name and address.)

GET MORE FACTS

1. **Are there jobs available for the skills you want? Talk to:**
   - ☛ Companies that should be hiring
   - ☛ Your state or local employment agency
   - ☛ Labor unions and trade associations
2. **Are there complaints or recommendations about the school/course? Talk to:**
   - ☛ Chamber of Commerce or Better Business Bureau
   - ☛ Federal Trade Commission, contact office nearest you
   - ☛ Present or former vocational school students. (Get names from military or high school counselors.)
3. **For personal counseling and further information, visit:**
   - ☛ V.A. and military education counselors
   - ☛ Present or former high school counselors
   - ☛ Career counselors at local or state employment agencies
   - ☛ The school itself. A personal inspection is worth many phone calls. Compare the school to its ads. Then compare it with other public and private schools offering similar courses.

Rights of Veterans and Servicemen

Cooling-Off Period

Veterans, servicemen, and eligible wives and widows who sign up for *correspondence courses* under the G.I. Bill, now have a 10 day "cooling-off" period. Before the agreement can go into effect, they must wait at least 10 days from the date it was signed and then notify VA of their intention to continue the course. If they notify the school of their decision not to take the course, the school, by law, must refund the total amount paid in advance. (Active duty military personnel must consult with an Education Service Officer before applying for VA benefits.)

G.I. Refunds

Veterans, servicemen, and eligible wives and widows who do not complete a *correspondence course* are legally entitled to special refunds. If the student approves the enrollment agreement, but takes no lessons, the school can charge a registration fee of up to 10% of tuition or $50, whichever is less. If the drop-out is after one lesson, but less than 25% of the total number of lessons, the school can keep the registration fee and 25% of the tuition. If the drop-out is after 25% to 50% of the lessons, the school keeps the registration fee and 50% of the tuition. After 50% of the lessons are completed, the law requires no refund.

The final question

Don't sign anything until you ask... What happens if you don't finish the course? Find out what refunds are given. Find out what part of the total payment you get back if for any reason you do not complete the course. Get this information from reading the contract, *not* just talking with the salesman. Ask questions until you are satisfied.

For the "Guidebook To Select A Vocational School," send 40c to: Superintendent of Documents, Government Printing Office, Washington, D.C. 20402

Consumer Education
FTC

FTC Regional Offices & Field Stations

The field offices are located in the following cities: Atlanta, Ga.; Boston, Mass.; Buffalo, N.Y.; Charlotte, N.C.; Chicago, Ill.; Cleveland, Ohio; Dallas, Texas; Denver, Colo.; Detroit, Mich.; Honolulu, Hawaii; Kansas City, Mo.; Los Angeles, Calif.; Miami, Fla.; New Orleans, La.; New York, N.Y.; Oak Ridge, Tenn.; Phoenix, Ariz.; Portland, Ore.; St. Louis, Mo.; San Antonio, Texas; San Diego, Calif.; San Francisco, Calif.; Seattle, Wash.; Washington, D.C. area field offices; Philadelphia, Pa.

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GPO : 1973 O - 505-953

Don't let Charley fool you about how easy it is to get a good job. It *could* be one of the worst mistakes of your life.

He could take several hundred dollars of your money and give you nothing. Or, he might give you good training for a good job. That's the problem. You don't have a college degree. You are looking for a good job. If you can get vocational training in a skill that has demand, then you have a good chance. But, how do you tell the difference between a good vocational school and a bad one?

This is a Guidebook to help people select a good vocational school. It is for prospective students of vocational training courses . . . which means *resident or correspondence* courses offered by private, profit-making schools which teach job skills. It has also been designed for use by counselors and guidance personnel.

There are about 10,000 private trade, technical, business or correspondence schools in the United States. They have a total average enrollment of about 3.2 million students. These normally small and independent schools frequently offer some advantages that other schools do not. They can provide skill training toward getting specific jobs. Admission standards are flexible. Courses can be selected that interest students and that can be finished in a short time.

Some schools are good and some are not. Some have good facilities, good instruction, and deliver what they promise. Some have poor training. Some make false claims about chances for future jobs. Some use false advertising and employ dishonest salesmen.

Buying skill training is like buying a car or a stereo. It is a big investment. To make a good buy, you must get the *right* information. This is the information the Guidebook will provide:

1. How some schools mislead you.
2. The facts you need to know and how to get them.
3. What to do if you get taken.

The choice of a school may be the most important decision of your life.

"How much does it cost?" is the first question a typical person asks about a vocational school. Next, people ask questions like, "What are the qualifications to get in?" and "How long does it take to finish?" These are things a student needs to know. But schooling involves a lot of time, hard work and money. If these are the only facts a student knows before enrolling in a school, there may be Big Trouble. For example, the student may find out that:

- The course content and class facilities are no good
- Hardly anyone completes the school
- The school doesn't give a refund
- The school won't help the student get a job—like it promised
- Employers think the school training is no good
- Employers want to train new people anyway
- There are no jobs for the student's skills

Choosing the right vocational school is a matter of getting the right facts. Representatives of some schools do not tell the truth. Often, school ads or salesmen will promise big money and top jobs. Sometimes, schools just won't bring out questions that need to be answered. Finding out the answers will take effort. It's up to the prospective student to get the *real information* or face making a serious mistake.

If you are thinking about going to a vocational school, you should find out about costs and housing and obvious things like that from the school. But remember, sometimes the school will not tell you the facts that should be the most important to you. Finding out about the school *from the school* is just the beginning. This Guidebook will help you with your final goal of learning to tell the difference between good and bad schools. It will help you judge what is important and what you should pay attention to. There are three important things you must be sure to do:

1. Pick a skill where there are jobs available.
2. Pick a school that hasn't tried to fool you in the ways listed in the Guidebook.
3. Pick a school whose training will help you get the job you want.

After you've been promised the world ... stop ... and just think about it for a while.

VA

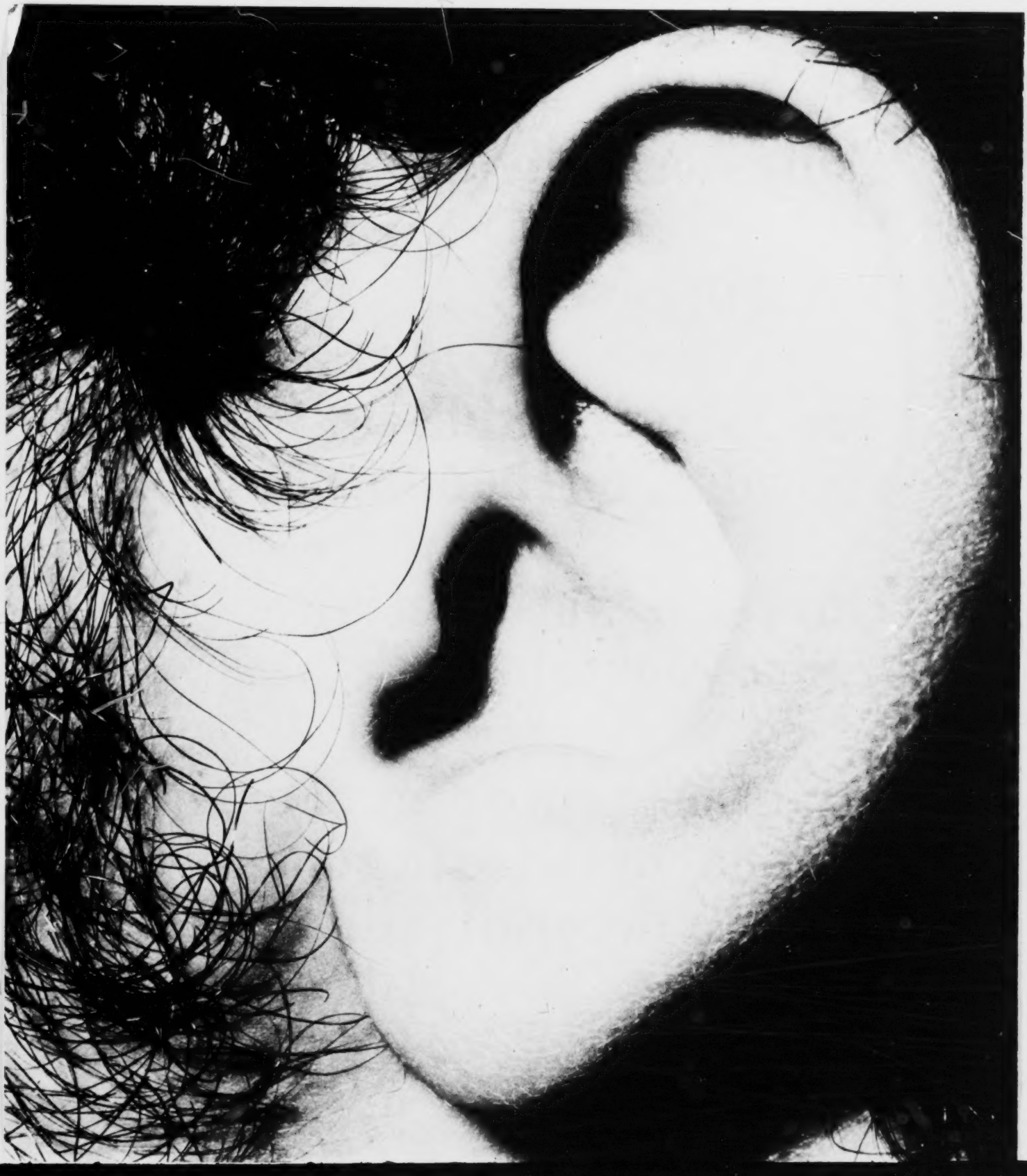
"Fully Accredited!"

"VA Approved"

"You got talent kid!
You got an 'A' on the aptitude test!"

"Our courses are specially
geared to your talents."

"Imagine the prestige of having
your name engraved in gold
on our fully decorative diploma."



Get an Earful of What It Really Means!

Accreditation

The Federal government does not accredit schools or regulate their quality. Accreditation of schools is done by a number of private voluntary educational agencies and associations. In addition, most states license and/or approve schools to operate. If a school is accredited, it means that it meets the *minimum* standards required by a particular accrediting agency or association. The U.S. Commissioner of Education acknowledges nationally recognized accrediting agencies for funding purposes. Students should first check to see if a school is accredited by one of tnese recognized bodies. Accreditation alone does not guarantee that every school and every program is the right one for every student.

VA Approved

Veterans Administration does not approve schools. Under the G.I. Bill, a State Approving Agency approves *courses* for veterans training when they meet the *minimum* requirements of the law. Such approval means that eligible veterans and servicemen may take courses and receive GI benefits. It does *not* necessarily mean that the course offers quality training.

So called "enrollment qualifications"

In their eagerness to enroll students, some schools don't have admission requirements, or don't enforce the ones they have. Some schools may even try to tell a prospective student that he is specially qualified when he is not. For example, a salesman representative of the school may falsely say he has checked with a high school and found the prospective student uniquely talented. Or a school may give an "aptitude" test that qualifies everyone who takes it.

Drop-out rates

If a course has an unusually high drop-out rate, it may be because previous students found it unsatisfactory for some reason. Students may have found the course too difficult. On the other hand, course offerings may be too easy and have no educational value. A school drop-out rate can give a good picture of the experience of past students. It can not predict the completion chances of a new student. Dropping out is expensive.

Degrees and diplomas

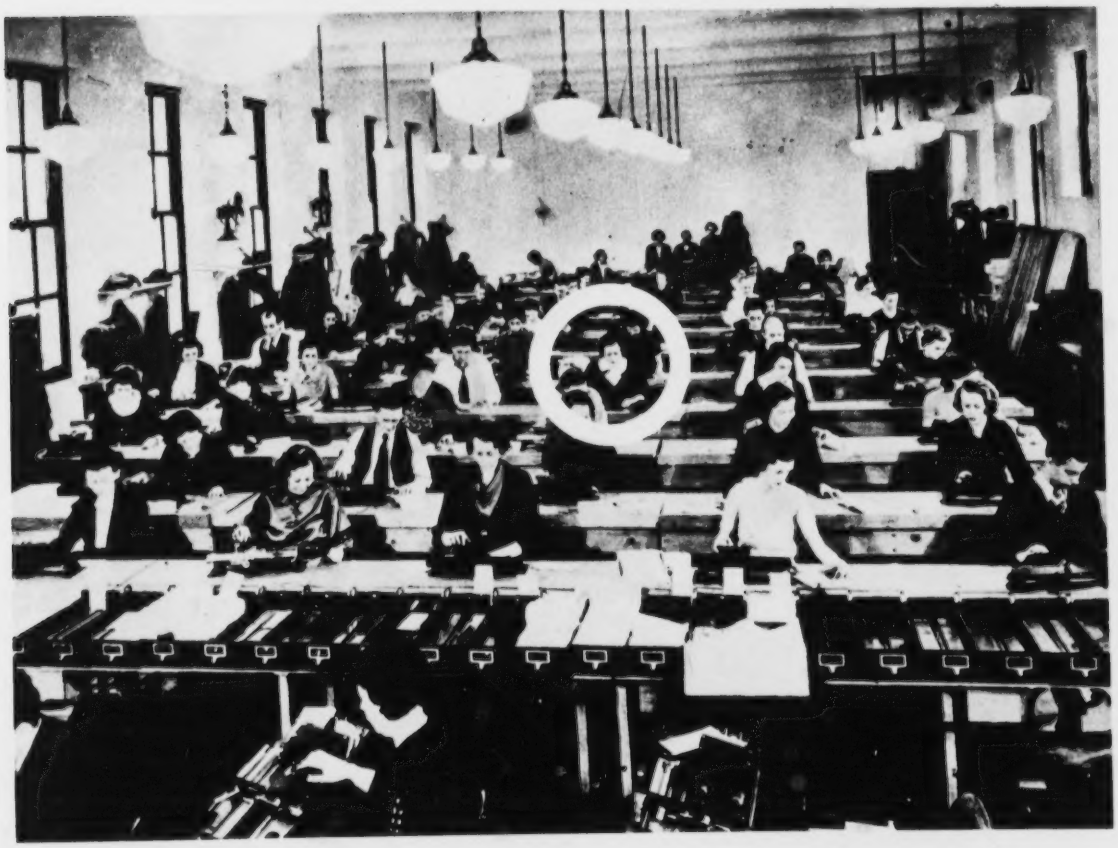
Prospective employers are often unimpressed with diplomas or degrees issued by private vocational schools. Experience has taught them that some diplomas or degrees misrepresent the subject matter or content of a course. Sometimes the diploma or degree has not been authorized by the State Educational Agency. A diploma or degree alone is not a guarantee of employment.

Drab, no date steno promoted to executive assistant and Belle of the Office.

"Challenge, recognition, prestige, top pay... with outrageous side benefits!"

"Haven't you had enough???!!! Tired of that old second-class secretary grind? Thousands of glamour spots are opening up.... A little training makes the difference... millions of dollars have been invested in making our training programs the finest available anywhere—at any price. All you need is the desire to get ahead!... and $5 down... sign here..."

The job is where it's at.



Belle of the Office! (12 weeks and a few hundred dollars later)

Being fooled about how easy it is to get a good job is one of the worst mistakes you can make. You can be fooled about these things:

The Value of the Course

Sometimes, a vocational course is not worth much. That means, that training may be of little use to the student after the course is finished. Employers may consider training to be of little value. Persons with "training" may have no better job chances than people without "training." Many correspondence school graduates find they may have to start at the bottom like other beginners. Are you interested in going to a vocational school so you can get a better job? If so, employers better be impressed with your school training. Otherwise, you are only fooling yourself.

Required Training

Some vocational schools offer training that employers themselves prefer to provide new employees. Employment offices in business and industry frequently say that "special training" is not really necessary. Often, new employees with so-called "training" have to be retrained anyway. The *important thing* is to be sure that your school training will qualify you for the job you want . . . *without further training.*

Number of Jobs Available

You may get good training from a school and still have trouble getting a job. That is because there may be few job openings for the skill you have. Often schools will say that a certain proportion of their graduates got jobs . . . without any basis in fact. A school may claim that a certain job field is wide open, when in fact it is not. In some fields, vocational schools may even be turning out several times more graduates in one vocational skill than there are jobs available throughout the entire United States.

Other Qualifications Needed

Some school-trained people cannot get certain jobs without further training or because they don't meet other requirements. Here are "other requirements" for some jobs that schools may not mention:

- Civil Service Examinations
- Other job examinations
- A required number of hours of instruction for government jobs
- Licensing by the State
- Apprenticeships
- Requirements to join a union

A school graduate may have a physical or mental handicap, a lack of prior education or a simple age disqualification that may prevent employment.

Placement Promises

Some schools say right out or strongly hint they have a placement service that will find students a job . . . when in fact the schools don't.

The following promises of vocational schools are sometimes untrue and can fool you:

"The school will arrange job interviews."

"Graduates will get jobs in the geographical area of their choice."

"The school has special government or private industry connections."

"The school has a money-back guarantee for placement."

"The school has placed a high percentage of its graduates." (A school may say this without proving if placement leads really helped, or without saying what the nature of the jobs were, how many graduates got them, or how long ago.)

Salesmen are just people! (who talk real good)

Salesmen make money by working hard at being persuasive. In doing this there sometimes is a natural tendency to add a little here and there. That means that you may have to pick out the facts for yourself. When dealing with a vocational school salesman, be especially careful of any of the following "danger signals":

☛ When he represents himself as a "counselor," "advisor," or "educational consultant." Often a salesman works on a commission and his income depends on the number of people he gets to sign up for courses.

☛ A representative who says you must sign a contract immediately in order to be sure to get into the school. Straight vocational schools will allow you enough time to check out the facilities and reputation of the school before signing a contract.

☛ A representative who paints a glowing picture of a new and glamorous career . . . who says you are "guaranteed" job placement . . . says you will get a specific top starting salary . . . that there is a desperate need for new employees. Schools are not normally in a position to promise a specific job or starting salary.

☛ A salesman who would make you believe that you scored "one of the highest grades ever" on an aptitude or entrance exam.

☛ A salesman who demands a large percentage of the total tuition cost for a down payment. Many salesmen receive a large part of your down payment as a commission. After you pay money down, it's a little late to check the facts.

☛ A salesman who seems to imply a school connection with a major well-known industry or governmental organization.

There are some good, some bad in every bunch. Go beyond the pretty face and fancy wrapping and decide which is really best for you.

Once you know the right questions, make sure you get the straight answers.

Look him square in the eye!

Picking a vocational school should be a big thing . . . like buying a car or choosing a lifetime companion . . . it's going to tie up a lot of your time, attention, and probably your money. You have to consider it carefully, make compromises, look for things that could go bad, make sure you see past the fancy furnishings and fast talk. So, by all means, do a little fender kicking. After all, when you talk to the salesman you're talking about your education and future. Ask him these questions:

1. How many people successfully completed the course in comparison to the number who dropped out?

2. Ask him for the names, addresses, and telephone numbers of students over the last 6 months who graduated from the school.

3. Ask the salesman if his school has a "cooling-off" policy which allows you to cancel the contract with the school within so many days of the signing of the contract. (Veterans and servicemen taking correspondence courses must wait at least 10 days from the date it was signed and then notify VA of their intention to continue the course. If they notify the school of their decision not to take the course, the school, by law, must refund the total amount paid in advance. This is so you can get all your money back if you decide that you do not want to attend the school after all.

4. Ask the salesman if his school has a refund policy. If you make a down payment, for example, and later have to drop out, can you receive any of your money back? Get details.

5. Ask the salesman *who will hold your installment contract for collection.* Often, private vocational schools will not carry their own installment contracts but will sell them to banks or finance companies. Then, if the student has any later questions about the money, he or she will have to go someplace else rather than the school and may run into big trouble.

6. Ask the salesman if the stated cost of the course includes everything, such as supplies, textbooks, transportation to and from resident training, room and board.

7. Ask the salesman if his school is certified to do business by the state within which you reside.

8. Ask the salesman if his school is accredited by any of the national accrediting associations. If it is not accredited, this means the school has not been judged to meet the *minimum* standards of these independent agencies. This does *not* necessarily mean the school is bad. However, if the school is not accredited, you should find the reason for it.

A final word on the salesman. Ask him if he will come back later. Tell him you want a chance to think it over. (Meanwhile you will have a chance to find out more about the *four most important* facts listed on the next two pages.) A straight salesman from a good school will go along with this.

Four questions to ask employers.

Before you sign any agreement with a vocational school, you should contact the right people and get the *straight facts.*

First and most important, is to contact *prospective employers.* Look in the Yellow Pages under the vocational subject in which you intend to get training. Make a list of at least three companies. Then visit, write, or call the personnel office to get answers about a specific vocational school.

1. Would you hire graduates of the school?

2. How many have you actually hired in the past year?

3. Were they hired because of school training?

4. Did training make any difference in starting salary?

(In cases where they don't know the exact figures or don't have special hiring policies, get their opinions and general impressions. *These are the people who may be hiring you. They know what they are talking about.*)

Other places to get the facts.

Better Business Bureau or Chamber of Commerce.
Call and ask about the number and nature of complaints dealing with the school.

Present or former students.
Get list from vocational school. Call and ask impressions and opinions.

High school, military or VA counselors.
Visit for free, career counseling. (VA and military counselors can explain G.I. benefits.)

Unions, trade and professional associations.
Call and ask if job possibilities look good for your chosen occupation. Ask the value of training for getting a job.

Local and state employment agencies.
Get listing from information operator. Visit personally for free counseling.

The vocational school.
Visit the school yourself. A personal inspection is worth many phone calls.

Enrollment Agreement

NOMENCLATURE SCHOOL FOR CAREER TRAINING

Vestaburg, Vermont 01142

Print Name

Print Street City State Zip Code

I hereby apply for your Combination Home Study-Residential Training Program in:

NOMENCLATURE AGREES:

1. To furnish me 60 general lessons applicable to non-technical positions arranged in 10 study units of 6 lessons each, plus special assignments when necessary.
2. After completion of home study training, resident training will be given at Vestaburg, Vermont. Resident training must commence within two (2) years of the date of acceptance of application, unless otherwise extended by the home office and if it is not commenced within such time, all obligations of the school shall cease.
3. To furnish and send all text and study material to me and to pay all postage for shipment of study materials and return of graded lessons.
4. To correct and grade my assignments and supplement the grading with comments and instructional help (by mail) as required.

I AGREE:

7 In consideration of the training and service you will furnish me, I agree to pay to Nomenclature School for Career Training, Vestaburg, Vermont, the "TOTAL OF PAYMENTS" shown herein in_____ monthly installments of $_____ each and a final installment of $_____, beginning on_____, 19____, and continuing on the same day of each successive month thereafter until paid in full. The date that the final installment is made will precede entry into the resident portion of the course.

2. I agree to apply myself diligently to lessons and tasks assigned me. I agree to apply myself consistently and seriously and to obey the Student Rules.

6 Seller retains the right to transfer Buyer's installment contract to other holding institution. In addition, Buyer is obligated to pay reasonable attorney's fees incurred in the collection or enforcement of the debt.

NOMENCLATURE AND I MUTUALLY AGREE AND UNDERSTAND:

8 That if unforeseen circumstances in the future make it necessary for me to discontinue my training before completion, this contract may be terminated, provided I notify Nomenclature School by registered mail of my intentions based on the following: Discontinuance within 30 days in which case twenty five dollars plus fifteen percent of the cash price will be due without regard to course completion; discontinuance within ninety days from the date of enrollment or completion and servicing of one-third of my home study assignments or manuals, whichever would be applicable, an amount not to exceed fifty dollars plus twenty-five percent of the list price of the course; Voluntary discontinuance after ninety days from the date of enrollment, but prior to the expiration of one hundred and eighty days from the date of completion and servicing of one-half of my home study assignments or manuals, whichever would be applicable, an amount not to exceed fifty dollars plus fifty percent of the list price of the course. I understand that any amount paid in excess of that required will be refunded to me.

2. That there is no rebate for voluntary withdrawal from Resident Training.

5 That the Buyer may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction by making notice of cancellation to the Seller.

NOTICE TO APPLICANT

1. Do not sign this agreement until you have read it or if it contains any blank space.
2. You are entitled to an exact copy of the agreement you sign.
3. I certify that this application contains all the terms of our agreement and that there have been no verbal promises or agreements made other than those outlined in this application.

Applicant's Signature_____

Date_____

STATEMENT BY INTERVIEWER

(If applicable)

I certify that the applicant has been interviewed by me and that in my judgment he meets all of the School's requirements for acceptance as a student.

Date_____ 19____

(Authorized Representative)

9 **PAYMENT PLAN NO.**_____

The balance is computed as follows:

1. Cash Price	$_____
2. Less: Cash Down Payment	$_____
3. Amount Financed	$_____
4. FINANCE CHARGE	$_____
5. Total of monthly payments	$_____
6. Deferred Payment Price	$_____
7. ANNUAL PERCENTAGE RATE	_____

Depending on applicable state law, applicants under the age of 21 in certain states must be interviewed in the presence of a guardian and this application must bear their signature.

I certify I was present during the interview. I understand the terms and conditions of this application and if it is accepted by the school, I agree to be responsible for its performance by the applicant.

Signature_____ Relationship_____

Address_____

Street

City State Zip Code

Date_____

Is the fine print fine?

1. The contract is the paper you sign . . . that is the whole agreement. There are many different contract forms for vocational schools. It will often look like an application form and be called an "Application for Enrollment" or an "Enrollment Agreement," but it is really a legally binding contract. This sample contract on the left is a standard type which gives you an idea what they are all about.

2. Read the whole contract, *no matter how long it takes!*

3. If it's not in the contract, it's not part of the agreement; that includes words spoken by the salesman and words in the advertisement.

4. All numbers and blank spaces must be filled in . . . otherwise anything can be written in *after* you sign.

5. Some states have a "cooling off" period if you sign an agreement with a salesman in your home. This means you may have a couple of days to think about what you've signed before it becomes final. The Federal Trade Commission suggests the buyer be given at least a three-day cooling-off period. See if this time is given you.

6. Sometimes a contract says that somebody other than the school (like a bank) will get the money. Look for this and ask about it.

7. Some combined correspondence/resident courses may require that all payments be made during the correspondence portion. In this situation, the prospective student should make sure he or she receives a clear description of school facilities and living conditions.

8. Find out what happens if you don't finish the course. How much money will you get back? Read it and ask questions until you are satisfied.

9. How much are you paying for what you are buying? The Federal Truth-In-Lending Act says all of the following information must be very clearly indicated on installment contracts:

1. Cash price
2. Cash down payment
3. Amount financed (1 − 2)
4. FINANCE CHARGE (the amount of money you pay for credit)
5. Total of monthly payments
6. Deferred payment price (1 + 4)
7. ANNUAL PERCENTAGE RATE
   (lets you compare credit rates regardless of how large the purchase is and how long you take to pay)

10. In most states, people between 18 and 21 years of age are held responsible for contracts they sign. If you think you may be affected, find out what the law is.

11. Be sure to get a copy of the contract and that it reads the same as the school's copy.

The law is a tool. If you feel you've been deceived don't hesitate to use it.

Redress means throwing the book at them!

So what happens if a vocational school rips you off after all? You want "redress." That means you want the wrong made right. But first of all, to make a proper legal case you must prove two basic facts: (1) You were fooled or deceived . . . by a salesman, by an advertisement, or by the school itself . . . because it did not live up to the terms of the contract; and that (2) You lost something because of being fooled, such as your time or your money.

When you go after a vocational school, there are two paths you can follow . . . sometimes you can follow both at the same time: (1) You can try to get your money back; (2) You can make it hard for the school to do the same thing to others. *However, before you do anything else, you should discuss the problem with the school.* This is the fastest and most likely way to get the matter settled. It is best to make your complaint written and keep a copy for yourself.

If the school will not satisfy you, there are many other places you can contact. Don't give up. Try more than one place. For people you contact in person or by mail, you should have copies of all papers, letters, cancelled checks, advertisements, and a statement of all the facts.

State licensing agency
Complain to the agency that issued the license for the school to operate. In most states, it is the State Department of Education. Usually, it will look into each written complaint and try to settle it.

Accrediting agency
If the school is accredited, complain to national office of the accrediting agency.

Consumer protection agency
There may be such an agency in your local area. If not, check with the State Attorney General's office for the agency normally called the Division of Consumer Protection. With a written complaint, they will often attempt to settle the problem, and may prosecute for fraud.

Better Business Bureau or Chamber of Commerce
Check in the local phone book and then write or visit with your complaint. BBBs may have a special panel that will settle a complaint between a school and a consumer.

Media
Write the T.V., radio station, magazine, newspaper or bus that carried the advertisements for the school. They may drop the school's ads.

Newspaper "Action Line"
Call or write the "Action Line" column of the local newspapers, especially if the school is located in the local area. The newspaper may attempt to settle your problem and then later print the results.

Government representative
Write your U.S. Senator, Congressman, State Senator or Legislator. Write or call your City Councilman or Representative.

Government agency
Send your written complaint to government agencies that provide support for some vocational schools. Write to the Director for: Accreditation and Institutional Eligibility Staff, U.S. Office of Education, Department of Health, Education, and Welfare, Washington, D.C. 20202; or Education and Rehabilitation Services, Veterans Administration, Washington, D.C. 20420.

Federal Trade Commission
Call or write the Regional Office of the FTC in your area. The field offices are located in the following cities: Atlanta, Ga.; Boston, Mass.; Buffalo, N.Y.; Charlotte, N.C.; Chicago, Ill.; Cleveland, Ohio; Dallas, Tex.; Denver, Colo.; Detroit, Mich.; Honolulu, Hawaii; Kansas City, Mo.; Los Angeles, Calif.; Miami, Fla.; New Orleans, La.; New York, N.Y.; Oak Ridge, Tenn.; Phoenix, Ariz.; Portland, Oreg.; St. Louis, Mo.; San Antonio, Tex.; San Diego, Calif.; San Francisco, Calif.; Seattle, Wash.; Washington, D.C.; Philadelphia, Pa.

Finally, if all else fails, you can sue the school. You will probably need a lawyer. Find out what the fee will be. If you can't afford one, look for the Neighborhood Legal Services Office near you, or call a Courthouse and ask where free legal services are available. You can sue the school in Small Claims Court without a lawyer, though it is sometimes a good idea to have one.

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A vocational school is as good as the jobs which become available. Therefore, before you decide on a vocational school, get answers to these Four Questions from *prospective* employers:

(Cut here and keep with you.)

1. **"Would you hire graduates of the school?"**
2. **"How many have you actually hired in the last year?"**
3. **"Were they hired because of school training?"**
4. **"Did training make any difference in starting salary?"**